

What is claimed is:

1. A system for managing bad accounts of accounts receivable, the system comprising:

a database server for storing accounts receivable data;

an application server electrically connected with the database server for accessing and processing data stored in the database server, the application server comprising an accounts receivable managing module for managing and updating the accounts receivable data stored in the database server, an account age analyzing module for analyzing ages of the accounts receivable, a bad account provision calculating module for calculating bad account provisions of the accounts receivable; and

a plurality of client computers electrically connected to the application server for downloading data from and uploading data to the database server.

2. The system as claimed in claim 1, wherein the application server further comprises a bad account balancing module for balancing accounts receivable and updating bad account provisions data in the database server according to bad account provisions calculated by the bad account provision calculating module.

3. The system as claimed in claim 2, wherein the application server further comprises a report generating module for generating reports related to accounts receivable.

4. The system as claimed in claim 1, wherein the application server electrically connects with a sales management system for accessing sales data stored in the sales management system and updating the accounts receivable data in the database server accordingly.

5. The system as claimed in claim 1, wherein the application server electrically connects with a bank note managing system for accessing payment data stored in the bank note managing system and updating the accounts receivable data

in the database server accordingly.

6. A method for managing bad accounts of accounts receivable, the method comprising the steps of:

obtaining accounts receivable data;

confirming accounts receivable types according to the accounts receivable data;

calculating ages of accounts receivable according to the accounts receivable data;

selecting a bad account provision rate for each account receivable according to the type and the calculated age of the corresponding account receivable; and

calculating a bad account provision for each account receivable according to the selected bad account provision rate.

7. The method as claimed in claim 6, wherein the accounts receivable data are obtained from a sales management system and a bank note management system.

8. The method as claimed in claim 6, further comprising the step of storing the accounts receivable data in a database server.

9. The method as claimed in claim 8, further comprising the step of updating bad account provisions data in the database server according to the calculated bad account provisions.

10. A system for managing bad accounts of accounts receivable comprising:

a database server for storing accounts receivable data;

means for catalyzing said data to be of different types;

means for determining account ages of accounts receivable according to catalyzed different types;

means for determining a bad account provision rate for each of said accounts receivable according to said different types; and

means for calculating a bad account provision for each of said accounts receivable based upon the bad account provision rate and the corresponding account age.